

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Penny L. Gerstner

Group Art Unit: Unassigned

Serial Number: 10/707,327

Examiner: Unassigned

Filed: December 5, 2003

For: SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY TRANSACTIONS  
FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON BEHALF OF THE ACCOUNT  
HOLDER

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

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UNDER 37 C.F.R. § 1.56 AND 37 C.F.R. § 1.97**

It is respectfully requested that the documents listed on the attached Form PTO/SB/08A be considered by the Patent and Trademark Office in the above-referenced application and made of record therein. A full text copy of each relevant document is enclosed. This information disclosure statement is being filed within three months of the filing date of the application or date of entry into the national stage of an international application or before the mailing date of a first Office action on the merits, whichever event occurs last.

Respectfully submitted,

By: 

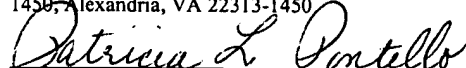
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December 10, 2003

Date

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the US Postal Service as first class mail on December 10, 2003, in an envelope addressed to Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450

  
Patricia L. Pontello



Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449-A-10-100

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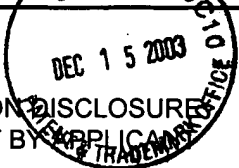
Application Number	10/707,327
Filing Date	December 5, 2003
First Named Inventor	Penny L. Gerstner
Art Unit	
Examiner Name	
Attorney Docket Number	014033-000018

[illegible][illegible]Date  
Considered

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/707,327
(use as many sheets as necessary)				Filing Date	December 5, 2003
				First Named Inventor	Penny L. Gerstner
				Art Unit	
				Examiner Name	
Sheet	2	of		Attorney Docket Number	014033-000018

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>	
	AB	Internet Article, "Switching Banks Made Easier", BBC NEWS, Business, <a href="http://news.bbc.co.uk/1/hi/business/311895.stm">http://news.bbc.co.uk/1/hi/business/311895.stm</a> (July 31, 2003)		
	AC	Internet Article, Karen Murray, "Don't Let The Banks Rip You Off - Get Switching", MONEYEXTRA FEATURE, <a href="http://www.moneyonline.co.uk/features/2002/f220502_banking_03.html">http://www.moneyonline.co.uk/features/2002/f220502_banking_03.html</a> (May 22, 2003)		
	AD	Internet Article, "How to Switch Bank Accounts", SWITCHBANKS WITH WHICH, <a href="http://switchwithwhich.co.uk/bankhow.html">http://switchwithwhich.co.uk/bankhow.html</a> (printed November 14, 2003)		
	AE	"Bank Simplifies New-Account Opening To Help Boost Debit Card Volumes", ATM & DEBIT NEWS, Section: Debit Card News; Vol. 3, No. 23; Pg. 1 (June 20, 2002)		
	AF	"Charter One Simplifies Process of Switching Banks", PR NEWSWIRE, Section: Financial News, Cleveland, (June 3, 2002)		
	AG	"Charter One Develops Account-Switcher Software", THE AMERICAN BANKER, Section: Technology: Online Banking, Pg. 11 (May 10, 2002)		

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

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